IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13

CAROLINE BELT : BKY. NO. 08-12309

DEBTOR'S FIRST CHAPTER 13 PLAN

[If this form is used by joint debtors, the word "debtor" or words referring to the debtor shall be read as if in the plural.]

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee the sum indicated on a monthly basis for a period of months noted:

payments 1 to 6, \$150.00 per month for funding of \$900.00 payments 7 to 60, \$354.00 per month for funding of \$19,116.00

Grand total of funding is\$20,016.00

- 2. From the payments so received, the trustee shall make disbursements as follows in the following order of priority:
- A. Full payment on administrative claims, including the claims of debtors' counsel. This claim shall be paid in full prior to payment of all others. The trustee shall set aside the sum of \$4,000.00 to cover debtor's intended attorneys' fees, pending the issuance of an order from the court on his intended fee application.
- B. Full payment on proof of claim # 1, to Discover Bank / DFS, LLC, for \$11,684.57.
- C. No payment on proof of claim # 2, to Pennsylvania Department of Revenue. The claim has been withdrawn.
- D. Full payment on proof of claim # 3, to eCast Settlement Corporation, for \$1,522.86.
- 3. No interest shall be paid on the above claims and no interest shall be deemed due on the arrearages.
- 4. Holders of allowed secured claims, whose claims are not avoided, shall retain the liens securing such claims.
- 5. The following executory contract of the debtor are rejected: none.

- 6. Title to the debtor's property shall revest in the debtor on confirmation of a plan.
- 7. Debtor shall pay directly to the secured lenders all post-bankruptcy payments on secured debt when such payments fall due.
- 8. The debtor may avoid secured claims pre-confirmation or post-confirmation and those claims shall both be treated as unsecured under this plan, notwithstanding anything to the contrary in this plan.

RESPECTFULLY SUBMITTED,

/s/ John Francis Murphy, Esq.

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